

**Certificate of Notice Page 1 of 4**  
**United States Bankruptcy Court**  
**Eastern District of Pennsylvania**

In re:  
 Melody S. Povlow  
 Debtor

Case No. 17-16910-amc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Violet  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 23

Date Rcvd: Nov 22, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 24, 2017.

db	+Melody S. Povlow, 3110 Friendship Street, Philadelphia, PA 19149-1520
13996789	+Cozen O'Connor, 1650 Market Street, Suite 2800, Philadelphia, PA 19103-7325
13996791	+Georgeanna Fannin, 1510 Hilltop Rd, Xenia, OH 45385-8568
13996793	+James McGarrity, 1500 J F Kennedy Blvd, Suite 405, Philadelphia, PA 19102-1713
13996795	LVNV, PO BOX, Greenville, SC 29603
13996798	+PECO, 2300 Market Street, Philadelphia, PA 19103-3008
13996799	+Select Portfolio Servicing, 3815 South West Temple, Suite 2000, Salt Lake City, UT 84115-4412
14013638	+Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: mcgarritylaw@gmail.com Nov 23 2017 01:34:47 JAMES P. MCGARRITY,
	James P. McGarrity, Suite 405, 1500 John F. Kennedy Boulevard, Philadelphia, PA 19102
tr	+E-mail/Text: bncnotice@phl3trustee.com Nov 23 2017 01:35:47 WILLIAM C. MILLER, Esq.,
	Chapter 13 Trustee, 1234 Market Street, Suite 1813, Philadelphia, PA 19107-3704
smg	E-mail/Text: bankruptcy@phila.gov Nov 23 2017 01:35:38 City of Philadelphia,
	City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 23 2017 01:35:11
	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 23 2017 01:35:24 U.S. Attorney Office,
	c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Nov 23 2017 01:35:15 United States Trustee,
	Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
13996787	+EDI: CAPITALONE.COM Nov 23 2017 01:38:00 Capital One Bank, Po Box 30285, Salt Lake City, UT 84130-0285
13996788	+EDI: WFNNB.COM Nov 23 2017 01:38:00 Comenity Bank Victoria Secret, Box 182789, Columbus, OH 43218-2789
13996790	+EDI: RCSFNBMARIN.COM Nov 23 2017 01:38:00 Credit One Bank, Po Box 98873, Las Vegas, NV 89193-8873
13996792	+EDI: PHINAMERI.COM Nov 23 2017 01:38:00 GM FINANCIAL, Box 181145, Arlington, TX 76096-1145
13996794	+EDI: RESURGENT.COM Nov 23 2017 01:38:00 LVNV, Box 10497, Greenville, SC 29603-0497
13996796	+EDI: TSYS2.COM Nov 23 2017 01:38:00 Macys, Box 8218, Mason, OH 45040-8218
13996797	+EDI: AGFINANCE.COM Nov 23 2017 01:38:00 ONE MAIN, Box 1010, Evansville, IN 47708-1464
13996800	+EDI: TFSR.COM Nov 23 2017 01:38:00 Toyota Motor Credit Corp, 240 Gibralter Rd, Suite 260, Horsham, PA 19044-2387
13996801	E-mail/Text: james.feighan@phila.gov Nov 23 2017 01:35:49 Water Revenue Bureau, MSB Concourse Level, 1401 JFK BLVD, Philadelphia, PA 19102-1663

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 24, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 21, 2017 at the address(es) listed below:

JAMES P. MCGARRITY on behalf of Debtor Melody S. Povlow mcgarritylaw@gmail.com,  
 mcgarritybk@yahoo.com;jamespmcg@ecf.inforuptcy.com;jamespmcg@yahoo.com  
 REBECCA ANN SOLARZ on behalf of Creditor Toyota Motor Credit Corporation  
 bkgroup@kmillawgroup.com  
 United States Trustee USTPRRegion03.PH.ECF@usdoj.gov

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 4

**Information to identify the case:**

Debtor 1	<b>Melody S. Povlow</b>	Social Security number or ITIN <b>xxx-xx-6428</b>
	First Name    Middle Name    Last Name	EIN <b>-----</b>
Debtor 2 (Spouse, if filing)	First Name    Middle Name    Last Name	Social Security number or ITIN <b>-----</b>
		EIN <b>-----</b>
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>	Date case filed for chapter <b>13 10/11/17</b>
Case number: <b>17-16910-amc</b>		

Official Form 309I

12/15

**Notice of Chapter 13 Bankruptcy Case**  
**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Melody S. Povlow	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	3110 Friendship Street Philadelphia, PA 19149	
<b>4. Debtor's attorney</b> Name and address	JAMES P. MCGARRITY James P. McGarrity Suite 405 1500 John F. Kennedy Boulevard Philadelphia, PA 19102	Contact phone (215) 564-1951 Email: <a href="mailto:mcgarrylaw@gmail.com">mcgarrylaw@gmail.com</a>
<b>5. Bankruptcy trustee</b> Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee 1234 Market Street Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: <a href="mailto:ecfmails@ph13trustee.com">ecfmails@ph13trustee.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: <u>Philadelphia Office --</u> <u>8:30 A.M. to 5:00 P.M. Reading Office</u> <u>-- 8:00 A.M. to 4:30 P.M.</u>  Contact phone (215)408-2800 Date: 11/22/17

**For more information, see page 2**

Debtor Melody S. Povlow

Case number 17-16910-amc

<b>7. Meeting of creditors</b>	<b>December 20, 2017 at 11:00 AM</b>	<b>Location:</b> Suite 18-341, 1234 Market Street, Philadelphia, PA 19107
	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
<b>8. Deadlines</b>	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>	<b>Filing deadline:</b> 2/18/18
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p><b>You must file:</b></p> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>	
	<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline:</b> 3/20/18
	<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline:</b> 4/9/18
	<b>Deadlines for filing proof of claim:</b>	
	A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	<b>Deadline to object to exemptions:</b>	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$100.00 per month for 60 months. The hearing on confirmation will be held on: <b>1/23/18 at 10:00 AM, Location: Courtroom #5, 900 Market Street, Philadelphia, PA 19107</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.	